

THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of : **Hiroshi KANNO, et al.**

Filed : **Concurrently herewith**

5 For : **ELECTRONIC MONEY SETTLEMENT....**

Serial No. : **Concurrently herewith**

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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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September 11, 2003

PRELIMINARY AMENDMENT

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S I R:

Prior to the issuance of an Office Action, please amend the specification as follows: